

This version of our terms will apply from 10 November 2025. If you would like to see the terms that apply until 10 November 2025, please click [here](#).

1. Why is this information important?

This document sets out the terms and conditions that apply when you use your Revolut Business account or your Revolut Pro account to process payment transactions. We call it our "**Payment Processing Terms**" (or just the "**Terms**" in this document).

These Terms, along with our Revolut Business terms, Revolut Pro account terms (the "**Pro Terms**"), Fees pages and any other terms and conditions that apply to our services, form a legal agreement between:

- "you", the account holder; and
- "us", Revolut Bank UAB.

If there is any inconsistency between the Revolut Business terms or the Pro Terms and these Terms, these Terms will apply in respect of the inconsistency. If a word or phrase is not defined in these Terms, it will have the meaning given to it in the Revolut Business terms or the Pro Terms depending on which account you hold.

We are authorised as a bank by the European Central Bank and the Bank of Lithuania. Our company number is 304580906.

These Terms, the Business Terms and the Pro Terms are available on our website and if you are a Business customer, you can also ask for a copy of these Terms through the Revolut Dashboard at any time.

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It's important for you to understand how your account works.

If you'd like more information you might find it helpful to read our FAQs. The [FAQs](#) are for information only. They don't form part of our agreement with you.

2. Are you eligible for this payment processing product?

We call the payment processing product that we provide under these terms the "**Services**".

To use the Services, you must have, and continue to have, a Revolut Business account or Revolut Pro account. If your Revolut Business account or Revolut Pro account is closed, you will no longer be able to use the Services.

To use the Services, you must also apply to, and be accepted by, us. If we accept your application, we will activate your "**Merchant Account**", which is used to access the Services.

To use the Services, you must also apply to, and be accepted by, us. If you are a Business customer and we accept your application, we will activate your "Merchant account", which is used to access the Services. If you are a Revolut Pro customer and we accept your application, we will activate the Services for your Revolut Pro account - we won't need to create a new account for you to use them in the way that we do for our Business customers.

To apply to use the Services, you must provide us with the information we request about your business. If you want to apply to use the Services as a Revolut Pro customer, we will ask you for information about your business activity as a "freelancer", "sole trader", or whatever it is you use your Revolut Pro account to manage (we'll call this your "Revolut Pro business activity" in these Terms).

This might include:

- your website,
- merchant category code,
- average transaction ticket,
- highest transaction ticket,
- average monthly volumes,
- chargeback ratio,
- tax information,
- length of product fulfilment,
- the countries in which you will be carrying out your business activities, or
- any other information that we ask for.

We call all this together the "**Information**".

